

See how the bill currently before the U.S. House of Representatives aligns with Congressman Boyd's four key principles of responsible healthcare reform and the benefits residents of the second district will receive.

Principle 1: Reduce the cost of healthcare services for individuals and families

- **Tax Credits to Individuals:** Provides nearly 194,000 households in the district with tax credits and other assistance to purchase health insurance. For example: a family of four making \$50,000 per year would receive approximately \$5,800 in tax credits for the purposes of purchasing health insurance.
- **Caps Annual Out-of-pocket Costs:** Caps annual out-of-pocket costs at \$6,200 for individuals and \$12,400 for families who purchase insurance through the insurance exchange or who receive insurance through their small business employer.
- **Small Businesses Tax Credits:** Offers 15,400 small businesses in the district tax credits of up to 50% of the cost of providing health insurance to their employees.
- **Expands Coverage:** Ensures that more than 95 percent of Americans have access to quality, affordable health insurance, including 67,000 uninsured residents in the district

Principle 2: Increase access to quality, affordable health insurance for more Americans

- **Pre-existing Conditions:** Prohibits insurance companies from denying Americans with pre-existing conditions from obtaining quality, affordable health insurance. There are 13,300 individuals in the district who currently have pre-existing medical conditions that have been

preventing them from accessing affordable health insurance.

- **Expands Coverage:** Expands health coverage to more than 32 million uninsured Americans, including 67,000 uninsured residents in the district and 70,000 young adults in the district who will now be able to remain on their parents' policies until they turn 26 years old.

- **The Exchange:** Provides small businesses and uninsured individuals a menu of insurance options to choose from, similar to the options provided to federal employees, through an open insurance exchange.

Principle 3: Ensure patients can choose their own providers

- **Keeping Current Coverage:** Permits Americans with insurance to keep their existing coverage and existing medical providers if they so desire.

- **Covering the Uninsured:** Offers 32 million uninsured Americans the opportunity to choose their own insurance and medical providers, including 67,000 residents in the district.

Principle 4: Be fully paid for and not add to the federal deficit

- **Reduces the deficit:** According to the non-partisan Congressional Budget Office, the legislation would reduce the federal deficit by \$1.2 trillion over 20 years, constituting the single largest deficit reduction effort since 1993.

- **Pays for itself:** The legislation largely pays for itself – nearly two-thirds of the cost of the bill is paid for through the savings gleaned from other provisions of the legislation.

Additional Resources:

Healthcare Reform Bill

http://docs.house.gov/rules/hr4872/111_hr3590_engrossed.pdf

Reconciliation Act of 2010

http://docs.house.gov/rules/hr4872/111_hr4872_reported.pdf

Analysis of the Congressional Budget Office (CBO's Score)

<http://www.cbo.gov/ftpdocs/113xx/doc11355/hr4872.pdf>